

Georgia Secure Deposit Program Review

2/1/2021

As of: 12/31/2020

2,830 Total Depositors Reported.

Bank Name	Total Public Deposits in Accounts Requiring Collateralization	FDIC Insurance Covering Public Deposits	Total Net Deposits in Pool (Total Public Deposits Req. collateralization less FDIC Insurance)	Pledge Level %	Total Required Collateral	Current Reported Collateral	Over /Under	Pro Rata - Net Deposits - Current Reporting Period	Pro Rata - Total Deposits - Current Reporting Period	Pro Rata - Net Deposits for setting 20% concentration level
AB&T	\$8,001,608	\$1,436,672	\$6,564,936	50%	\$3,282,468	\$3,800,000	\$517,532	0.04%	0.05%	0.04%
American Commerce Bank	\$5,659,872	\$1,851,011	\$3,808,861	50%	\$1,904,430	\$2,500,000	\$595,570	0.02%	0.03%	0.02%
American Pride Bank	\$192,562	\$192,562	\$0	75%	\$0	\$0	\$0	0.00%	0.00%	0.00%
Ameris Bank	\$1,322,649,300	\$64,125,801	\$1,258,523,499	50%	\$629,261,750	\$657,774,348	\$28,512,599	7.75%	7.85%	7.96%
Bank of America, National Association	\$1,054,449,074	\$15,169,660	\$1,039,279,414	75%	\$779,459,560	\$954,881,490	\$175,421,930	6.40%	6.26%	6.57%
BankSouth	\$36,226,231	\$3,811,030	\$32,415,201	25%	\$8,103,800	\$15,000,000	\$6,896,200	0.20%	0.21%	0.21%
Cadence Bank	\$347,536,742	\$17,952,022	\$329,584,719	110%	\$362,543,191	\$439,753,287	\$77,210,096	2.03%	2.06%	2.08%
Citibank, N.A.	\$0	\$0	\$0	75%	\$0	\$0	\$0	0.00%	0.00%	0.00%
Colony Bank	\$172,436,090	\$23,760,728	\$148,675,362	75%	\$111,506,522	\$126,482,620	\$14,976,099	0.92%	1.02%	0.94%
Douglas National Bank	\$14,677,009	\$1,250,000	\$13,427,009	25%	\$3,356,752	\$3,232,390	(\$124,362)*	0.08%	0.09%	0.08%
Fifth Third Bank	\$2,001,996	\$750,000	\$1,251,996	75%	\$938,997	\$1,169,692	\$230,694	0.01%	0.01%	0.01%
First National Bank of Decatur County	\$20,262,620	\$2,005,693	\$18,256,927	75%	\$13,692,696	\$15,384,947	\$1,692,251	0.11%	0.12%	0.12%
First Peoples Bank	\$73,368,926	\$3,561,148	\$69,807,778	75%	\$85,601,612	\$86,475,840	\$874,228	0.43%	0.44%	0.44%
First State Bank	\$23,505,922	\$4,730,784	\$18,775,138	50%	\$9,387,569	\$8,477,778	(\$909,791)**	0.12%	0.14%	0.12%
FirstBank	\$60,387,846	\$2,467,809	\$57,920,037	75%	\$43,440,028	\$47,515,474	\$4,075,446	0.36%	0.36%	0.37%

Note: Net deposits used for calculating 20% of pool for additional required collateral: **\$15,807,572,787.62**

Note: Banks showing required collateral level totals above their required percentages indicate they have either deposits above 20% of net deposits in the pool based on above threshold, deposits above 200% of their Common Equity Tier 1 Capital or a combination of both, which requires additional collateral.

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JPMorgan Chase Bank, National Association	\$842,505,489	\$6,067,599	\$836,437,890	75%	\$627,328,418	\$720,316,948	\$92,988,531	5.15%	5.00%	5.29%
Morris Bank	\$191,238,703	\$9,898,793	\$181,339,910	50%	\$90,669,955	\$93,506,762	\$2,836,807	1.12%	1.13%	1.15%
Newton Federal Bank	\$11,476,760	\$1,355,809	\$10,120,951	75%	\$7,590,713	\$16,000,000	\$8,409,287	0.06%	0.07%	0.06%
Pinnacle Bank	\$149,612,042	\$11,643,415	\$138,116,504	50%	\$69,058,252	\$64,000,000	(\$5,058,252)*	0.85%	0.89%	0.87%
PNC Bank, National Association	\$73,285,019	\$8,281,272	\$65,003,747	110%	\$71,504,122	\$92,149,484	\$20,645,362	0.40%	0.43%	0.41%
Regions Bank	\$484,088,344	\$24,774,159	\$459,314,185	75%	\$344,485,639	\$367,898,818	\$23,413,180	2.83%	2.87%	2.91%
Renasant Bank	\$246,450,405	\$18,171,885	\$228,278,520	75%	\$171,208,890	\$173,056,453	\$1,847,563	1.41%	1.46%	1.44%
ServisFirst Bank	\$55,395,259	\$2,283,703	\$53,111,556	50%	\$26,555,778	\$31,760,144	\$5,204,367	0.33%	0.33%	0.34%
South State Bank NA (formerly CenterState Bank)	\$291,973,675	\$19,670,255	\$272,303,420	75%	\$204,227,565	\$253,998,448	\$49,770,883	1.68%	1.73%	1.72%
SouthCrest Bank, NA	\$123,137,357	\$8,776,713	\$114,360,643	75%	\$85,770,482	\$92,169,321	\$6,398,839	0.70%	0.73%	0.72%
Synovus Bank	\$2,357,082,514	\$84,370,819	\$2,272,711,695	75%	\$1,704,533,771	\$1,735,900,439	\$31,366,667	13.99%	13.98%	14.38%
The Citizens Bank of Swainsboro	\$30,405,903	\$2,957,402	\$27,448,501	50%	\$13,724,251	\$14,102,313	\$378,063	0.17%	0.18%	0.17%
The Commercial Bank	\$53,695,027	\$2,244,732	\$51,450,295	50%	\$26,307,443	\$25,815,680	(\$491,763)***	0.32%	0.32%	0.33%
The First, A National Banking Association (formerly SWGA)	\$85,212,370	\$8,334,552	\$76,877,818	50%	\$38,438,909	\$42,389,524	\$3,950,615	0.47%	0.51%	0.49%
The Piedmont Bank	\$126,615,784	\$3,000,000	\$123,615,784	50%	\$61,807,892	\$60,695,608	(\$1,112,284)*	0.76%	0.75%	0.78%
Truist Bank	\$4,424,350,012	\$111,077,659	\$4,313,272,353	75%	\$3,522,893,714	\$3,469,149,447	(\$53,744,267)*	26.55%	26.25%	27.29%
U.S. Bank, National Association	\$0	\$0	\$0	75%	\$0	\$0	\$0	0.00%	0.00%	0.00%
United Community Bank	\$1,376,118,833	\$52,105,930	\$1,324,012,902	50%	\$662,006,451	\$707,311,348	\$45,304,897	8.15%	8.16%	8.38%

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Vinings Bank	\$50,227,665	\$3,000,000	\$47,227,665	75%	\$35,420,748	\$40,255,192	\$4,834,444	0.29%	0.30%	0.30%
Wells Fargo Bank, National Association	\$2,742,654,078	\$88,832,879	\$2,653,821,199	110%	\$2,919,203,318	\$3,523,861,849	\$604,658,531	16.33%	16.27%	16.79%
	\$16,856,881,036	\$609,912,497	\$16,247,116,417		\$12,735,215,687	\$13,886,785,646	\$1,151,569,960			

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